ex:

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State of Oregon, County of Klamath Loan Number: 7018018577 133 0 WHEN RECORDED MAIL TO:

Maria Esther Dearmond & 937 California Ave Klamath Falls, OR 97601

State of Orego	n, County	of Kl	amath
Recorded 09/07/0	04 9:1	8a	_m
Vol M04 Pg	19482		
Linda Smith, Cou	inty Clerk		
Fee \$ 2600	_ # of Pgs		

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured be Deed of Trust dated, 11/25/2002, made by Maria Esther Dearmond, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 12/09/2002, in Book/Volume M02, Page 71129 in the office of the County Auditor of Klamath, State of Oregon, hereby substitutes Bank of America, N.A. (USA), a National Banking Association, as trustee under said Deed of Trust.

Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest. Dated, 08/11/2004

Bank of America, N.A.

Association

Bank of America,

USA), a National Banking

Kevin Grier Vice President

Regina Parker Officer

STATE OF North Carolina, COUNTY OF Guilford

On 08/11/2004 before me, the undersigned, personally appeared Kevin Grier, Vice President and Regina Parker, Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Carolyn Rasnake

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410

Katrelia Green

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires March 03, 2009

